

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DELMAS F. FRESH
APRIL D. FRESH
Debtor(s)

Case No. 18-21199JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/29/2018.
- 2) The plan was confirmed on 05/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/17/2018, 11/12/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/13/2020, 10/08/2021.
- 5) The case was dismissed on 11/01/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 81.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,303.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$132,565.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$132,565.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$5,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,246.32
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,246.32

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	24,491.00	24,203.83	12,480.04	12,480.04	2,200.54
BANK OF AMERICA NA**	Unsecured	5,147.00	5,265.88	5,265.88	3,509.73	0.00
CAPITOL INSURANCE COMPANY	Unsecured	63.00	NA	NA	0.00	0.00
CENTRAL CARDIOVASCULAR ASSOC	Unsecured	31.00	NA	NA	0.00	0.00
CLEAR MOUNTAIN BANK	Unsecured	3,715.00	3,716.00	3,716.00	2,476.72	0.00
CLEAR MOUNTAIN BANK	Secured	72,260.00	72,267.00	0.00	40,101.30	0.00
CLEAR MOUNTAIN BANK	Secured	0.00	500.64	500.64	500.64	0.00
COMENITY BANK++	Unsecured	55.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC++	Unsecured	218.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	4,054.00	4,042.88	4,042.88	2,694.59	0.00
FAYETTE COUNTY TAX CLAIM BURE	Secured	5,428.00	5,465.76	5,465.76	5,465.76	499.63
FAYETTE COUNTY TAX CLAIM BURE	Priority	0.00	NA	4,179.06	4,179.06	268.45
INTERNAL REVENUE SERVICE*	Priority	908.00	908.00	908.00	908.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	456.00	507.59	507.59	338.31	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	536.78	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	313.27	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	488.61	0.00	0.00	0.00
MARINER FINANCE LLC	Unsecured	4,725.00	4,919.89	4,919.89	3,279.12	0.00
MON HEALTH MEDICAL CENTER	Unsecured	75.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	2,090.00	2,226.62	2,226.62	1,484.05	0.00
PA DEPARTMENT OF REVENUE*	Priority	58.00	58.00	58.00	58.00	0.00
PNC BANK NA	Unsecured	18,150.00	18,552.86	18,552.86	12,365.52	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,875.00	1,978.29	1,978.29	1,318.54	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,657.00	2,748.84	2,748.84	1,832.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,600.00	3,714.11	3,714.11	2,475.46	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,550.00	2,563.09	2,563.09	1,708.31	0.00
PRA AG FUNDING LLC	Unsecured	4,421.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	8,645.00	9,008.88	9,008.88	6,004.43	0.00
QUANTUM3 GROUP LLC - AGENT GP	Unsecured	270.00	296.45	296.45	197.58	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	101.00	133.95	133.95	89.28	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	231.00	269.39	269.39	179.55	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	3,330.00	3,438.03	3,438.03	2,291.45	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	248.97	248.97	0.00
SOUTHWOOD PSYCHIATRIC HOSPIT/	Unsecured	250.00	250.00	250.00	166.63	0.00
SPRINT CORP(*)	Unsecured	831.00	831.74	305.39	305.39	0.00
SYNCHRONY BANK**	Unsecured	11,600.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	0.00	17,216.62	17,216.62	11,474.91	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	41,492.00	0.00	0.00	0.00	0.00
UNIVERSITY HEALTH ASSOC	Unsecured	68.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	160.00	159.76	159.76	106.48	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	165.24	165.24	110.13	0.00
WYNDHAM VACATION RESORTS INC	Secured	28,429.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$40,101.30	\$0.00
Mortgage Arrearage	\$500.64	\$500.64	\$0.00
Debt Secured by Vehicle	\$12,480.04	\$12,480.04	\$2,200.54
All Other Secured	\$5,465.76	\$5,465.76	\$499.63
TOTAL SECURED:	\$18,446.44	\$58,547.74	\$2,700.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,394.03	\$5,394.03	\$268.45
TOTAL PRIORITY:	\$5,394.03	\$5,394.03	\$268.45
GENERAL UNSECURED PAYMENTS:	\$81,479.76	\$54,408.29	\$0.00

Disbursements:

Expenses of Administration	\$11,246.32	
Disbursements to Creditors	<u>\$121,318.68</u>	
TOTAL DISBURSEMENTS :		<u>\$132,565.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.